

Exhibit A

BEST AVAILABLE COPY

Siegesmund & Associates

Intellectual Property Attorneys & Counselors at Law

4627 N. Central Expressway
Dallas, Texas 75205-4022
214-528-2407 (voice)
214-889-5060 (fax)
www.siegesmund.com

F A C S I M I L E T R A N S M I T T A L S H E E T

TO:	FROM:
Londra C. Burge	R. Siegesmund
COMPANY:	DATE:
USPTO, Art Unit 2178	3/28/2005
FAX NUMBER:	NO. OF PAGES INCLUDING COVER:
571-273-4122	25
PHONE NUMBER:	RE:
703-305-8784	09/731,651- refax of Response to Office Action

NOTES/COMMENTS:

ATTENTION: EXAMINER LONDRA C. BURGE

ART UNIT 2178

RESPONSE TO OFFICE ACTION MAILED 5/06/2004

APPLICATION NO. 09/731,651

INVENTOR: MALCOLM

ATTORNEY DOCKET NO: AUS920000655US1

The information contained in and transmitted with this communication is: Subject to the Attorney-client Privilege; Attorney Work Product; or Confidential. It is intended only for the individual or entity described above. You are hereby notified that any dissemination, distribution, copying, or use of or reliance upon the information contained in and transmitted with this communication by or to anyone other than the recipient designated above by the sender, is unauthorized and strictly prohibited. Any communication erroneously transmitted to you should be immediately returned to the sender by U.S. Mail, or if authorization is granted by the sender, destroyed. If you have received this communication in error, please notify Siegesmund & Associates by telephone at 214-528-2407 immediately.

Message Confirmation Report

MAR-28-2005 12:58 PM MON

WorkCentre M20 Series

Machine ID : WCM20I
Serial Number : RYU413463.....
Fax Number : 2148895060

Name/Number : 15712734122
Page : 25
Start Time : MAR-28-2005 12:51PM MON
Elapsed Time : 06' 24"
Mode : STD ECM
Results : O.K

Siegesmund & Associates

Intellectual Property Attorneys & Counselors at Law

4627 N. Central Expressway
Dallas, Texas 75205-4023
214-528-2407 (voice)
214-889-5060 (fax)
www.siegesmund.com

FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
Londra C. Burge	R. Siegesmund
COMPANY:	DATE:
USPTO, Art Unit 2178	3/28/2005
FAX NUMBER:	NO. OF PAGES INCLUDING COVER:
571-273-4122	25
PHONE NUMBER:	RE:
703-305-8784	09/731,651- refax of Response to Office Action

NOTES/COMMENTS

ATTENTION: EXAMINER LONDRA C. BURGE
ART UNIT 2178
RESPONSE TO OFFICE ACTION MAILED 5/06/2004
APPLICATION NO. 09/731,651
INVENTOR: MAICOLM
ATTORNEY DOCKET NO: AUS920000655US1

The information contained in and transmitted with this communication is Subject to the Attorney client Privilege; Attorney Work Product; or Confidential. It is intended only for the individual or entity described above. You are hereby notified that any dissemination, distribution, copying, or use of or reliance upon the information contained in and transmitted with this communication by or to anyone other than the recipient designated above by the sender, is unauthorized and strictly prohibited. Any communication erroneously transmitted to you should be immediately returned to the sender by U.S. Mail, or if authorization is granted by the sender, destroyed. If you have received this communication in error, please notify Siegesmund & Associates by telephone at 214-528-2407 immediately.

Siegesmund & Associates

Intellectual Property Attorneys & Counselors at Law

4627 N. Central Expressway
Dallas, Texas 75205-4022
214-528-2407 (voice)
214-889-5060 (fax)
www.siegesmund.com

F A C S I M I L E T R A N S M I T T A L S H E E T

TO:
Londra C. Burge

FROM:
R. Siegesmund

COMPANY:
USPTO, Art Unit 2178

DATE:
8/6/2004

FAX NUMBER:
703-746-7239

NO. OF PAGES INCLUDING COVER:
25

PHONE NUMBER:
703-305-8784

RE:
09/731,651

NOTES/COMMENTS:

ATTENTION: EXAMINER LONDRA C. BURGE
ART UNIT 2178
RESPONSE TO OFFICE ACTION MAILED 5/06/2004
APPLICATION NO. 09/731,651
INVENTOR: MALCOLM
ATTORNEY DOCKET NO: AUS920000655US1

The information contained in and transmitted with this communication is: Subject to the Attorney-client Privilege; Attorney Work Product; or Confidential. It is intended only for the individual or entity described above. You are hereby notified that any dissemination, distribution, copying, or use of or reliance upon the information contained in and transmitted with this communication by or to anyone other than the recipient designated above by the sender, is unauthorized and strictly prohibited. Any communication erroneously transmitted to you should be immediately returned to the sender by U.S. Mail, or if authorization is granted by the sender, destroyed. If you have received this communication in error, please notify Siegesmund & Associates by telephone at 214-528-2407 immediately.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/731,651
Applicant: Malcolm
Filing Date: 12/07/2000
Group Art Unit: 2178
Title: Method and Apparatus for Filling Out Electronic Forms

AMENDMENT

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the communication from the Examiner mailed 05/06/2004, please
amend the application identified above as follows:

Organization of Amendment:

Section I. Remarks

Section II. Claim Amendments

Attachments: e-wallet publications

I. REMARKS

A. Claim Rejections

The Examiner rejected claims 1-7, 9-15, and 17-25 as obvious in view of U.S. Patent No. 6,490,601B1 (issued Dec. 3, 2002) (the “‘601 Patent”) and U.S. Patent No. 6,065,048 (issued May 16, 2000) (the “‘048 Patent”).

The Examiner rejected claims 8 and 16 as obvious in view of the ‘601 patent, the ‘048 patent, and U.S. Patent No. 6,026,410 (issued Feb. 10, 2000) (the “‘410 Patent”).¹

B. Prior Art References

In general, the ‘601 Patent is the only reference that the Examiner cites that is relevant to Applicant’s independent claims, and thus, is the only such reference described in detail below.² The ‘601 Patent, though, describes an additional prior art method for filling out an electronic form (the “e-wallet” method). Although the Examiner has neither relied upon nor cited the e-wallet method, the e-wallet method appears particularly relevant to the Applicant’s claims, and consequently, it also is described below.

¹ The Examiner cites U.S. Patent No. 6,026,761 and indicates that the Applicant provided this reference. But inasmuch as the Applicant did not provide such a reference, the Applicant assumes that that the Examiner intended to cite U.S. Patent No. 6,026,410, which the Applicant did provide and which was issued to Allen et al.

² Higley discloses a process and apparatus for sending and receiving Uniform Resource Locators (URLs) in electronic mail over the Internet. U.S. Patent No. 6,065,048, “abstract.” In particular, Higley describes a process for using the MIME standard to categorize electronic mail, and an accompanying process for translating the electronic mail upon receipt, which varies according to the mail’s category. The Examiner cites Higley because “Higley mentions *complaints* that can be handled electronically.” Office Action from Examiner to Applicant of 5/6/2004, at 2. Claim 1, as filed, contains a typographical error (“complaint” instead of “compliant”), which the Applicant has amended. Thus, the Higley appears largely irrelevant to the actual substance of the claims.

1. U.S. Patent No. 6,490,601B1

Markus et al. disclose an apparatus and accompanying processes for filling in web-based forms. U.S. Patent No. 6,490,601B1, at 6:39-40. In particular, Markus et al. describe a server (the “privacy bank”) that stores user data and standard merchant fields. *Id.* at 7:1-10. In general, a merchant provides a form, or forms, to the privacy bank. *Id.* at 7:15-20. The privacy bank then maps the fields in the merchant’s form to the privacy bank’s standard fields. *Id.* at 7:18-21. The merchant also must indicate how the merchant intends to use the data associated with each field (the merchant’s “privacy practices”). *Id.* at 14:30-50. The merchant inserts into the form an “external link” to the privacy bank, and then publishes the form on the merchant’s website. *Id.* at 9:66-10:2. Similarly, a privacy bank user (a “consumer”) provides personal data (such as a name and credit card number) to the privacy bank, *id.* at 7:1-10, and specifies privacy preferences, *id.* at 14:63-15:8. If the consumer subsequently downloads the form from the merchant’s website, the consumer’s browser identifies the external link and connects to the privacy bank. *Id.* at 10:4-6. The privacy bank then maps the merchant’s fields to the standard fields, and maps the consumer’s data to the standard fields. See *id.* at 14:30-15:17, FIG. 7. The privacy bank also compares the merchant’s privacy practices with the consumer’s privacy preferences. See, e.g., *id.* at 15:20-40. If the merchant’s privacy practices do not exactly conform to the consumer’s privacy preferences, then the privacy bank notifies the consumer, and may attempt to resolve the conflict with a real-time “negotiation” between the merchant and the consumer. See *id.* at 15:41-16:8. The privacy bank then reconstructs the merchant’s form with the standardized fields, incorporates a JavaScript program into the form that includes instructions for merging the consumer’s data with the standardized fields, and transmits the reconstructed form to the browser. See *id.* at 10:8-12, 8:24-27, 11:3-10. If the consumer subsequently

activates the JavaScript program, typically by clicking an icon or a link in the form, then the JavaScript merges the consumer's data with the fields in the form and displays the results in the consumer's browser. *Id.* at 11:10-62.

2. The e-Wallet Method

The term "e-wallet" describes a generic tool that facilitates filling in electronic forms, particularly web-based forms. *See* U.S. Patent No. 6,490,601B1, at 3:15-40; Megan Barnett, *It's the year of the e-wallet*, CNN.com, at <http://www.cnn.com/TECH/computing/9907/01/ewallet.idg/> (July 1, 1999); Beth Cox, *eWallet signs Agreements with Beyond.com, Presents.com*, Internetnews.com, at <http://www.internetnews.com/ec-news/article.php/33131> (December 28, 1998); *eWallet Offers Easier Online Shopping*, at <http://news.earthweb.com/ec-news/article.php/32321> (November 25, 1998).³ The tool comprises a computer program, which a user must install on a personal computer, and a database, in which the user stores personal information (e.g. name, address, and credit card number). *Id.* If the user subsequently visits a website with an electronic purchase form, the user can activate the e-wallet program, which displays the information in the database. The user then "drags" the appropriate information from the display to the web browser, and the e-wallet program fills in the form. *See id.*

C. Applicant's Response

The Examiner correctly states that Markus et al. disclose a method for filling out an electronic form. *See, e.g.*, U.S. Patent No. 6,490,601B1, at 6:39-40. The Examiner also

³ eWallet also is/was a trade name for a particular embodiment of the method. The ultimate fate of eWallet is unclear from these references, but as of today the eWallet website is for sale. *See* <http://www.ewallet.com> (last visited August 2, 2004).

correctly points out that the method employs a database⁴ and a form,⁵ both of which comprise fields that conform to a standard convention. *See, e.g., id.* at 5:2-12, 5:45-50. Lastly, the Examiner correctly points out that the Markus et al. method employs a set of rules for combining the fields in a completed form. *See, e.g., id.* at 7:10-14 (referring to “privacy rules”). These rules, when compared with the merchant’s privacy practices, determine which *fields* the privacy bank populates for the consumer. *See, e.g., id.* at 15:20-40.

In contrast, the Applicant has disclosed a method that employs a set of rules that, when compared with standard “flags” in the electronic form, determine which *values* are selected from the database to populate each field. *See* U.S. Patent Application 09/731,651, 11-12 (filed Dec. 7, 2000) (hereinafter “Applicant’s Disclosure”).

1. Amendments to Independent Claims 1, 12, and 22

“A fundamental principle contained in 35 U.S.C. 112, second paragraph is that applicants are their own lexicographers. They can define in the claims what they regard as their invention essentially in whatever terms they choose so long as the terms are not used in ways that are contrary to accepted meanings in the art.” *See* MPEP § 2173.01. “Where an explicit definition is provided by the applicant for a term, that definition will control interpretation of the term as it is used in the claim.” MPEP § 2106 (citing *Toro Co. v. White Consolidated Industries Inc.*, 199 F.3d 1295, 1301 (Fed. Cir. 1999)). Applicant’s Disclosure defined several claim terms in the descriptive text, but nonetheless has amended independent claims 1 and 12 to include

⁴ Markus et al. refer to the database as the “privacy bank.”

⁵ Strictly speaking, Markus et al. disclose a method that employs *two* forms – one that the merchant provides to the privacy bank and one that the privacy bank maps to the merchant’s form and provides to the consumer. *See* U.S. Patent No. 6,490,601B1, at 7:15-21, 14:30-15:17, FIG. 7. *See also* discussion of the ‘601 Patent, *supra*.

explicitly the defining terminology already presented in the descriptive text. In particular, the Applicant has amended claims 1 and 12 to include terminology that describes the “set of rules.”⁶ The Applicant does not intend to narrow the scope of the original claim by this amendment. The Applicant has included this terminology explicitly merely to demonstrate that, contrary to the Examiner’s position, Markus et al. do not disclose “each and every element,” *see Verdegaaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631 (Fed. Cir. 1987); MPEP § 2131, in as “complete detail” as the Applicant’s claims, *see Richardson v. Suzuki Motor Co.*, 868 F.2d 1226, 1236 (Fed. Cir. 1989). *See also* MPEP 2143.03 (citing *In re Royka*, 490 F.2d 981 (CCPA 1974)) (“[t]o establish prima facie obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art”). Since the cited reference does not support the rejection, the Applicant requests that the Examiner withdraw the rejection.

The Applicant also has amended independent claim 22 so that it more particularly points out and distinctly claims the subject matter that the Applicant regards as the invention. *See* 35 U.S.C. § 112, para. 2. In particular, the Applicant has amended claim 22 to include the “set of rules” found in the other independent claims. Thus, Markus et al. do not teach or suggest all the limitations of claim 22 as amended, and the Applicant requests that the Examiner withdraw the rejection.

2. Amendments to Dependent Claims

Since Markus et al. do not disclose all the limitations of independent claims 1, 12, and 22, they cannot disclose all the limitations of any claim that depends upon these claims. To the

⁶ Applicant has further amended claim 1 to address informalities, particularly antecedent basis issues, that arise from the additional terminology, and to more particularly point out and distinctly claim the subject matter that the Applicant regards as the invention. *See* 35 U.S.C. § 112. Claim 12, and the claims that depend thereon, also have been amended so as to claim an article of manufacture.

extent, though, that the Applicant has amended these independent claims, the Applicant also has amended the dependent claims as needed to address antecedent bases and definiteness issues that arise from the amendments to the independent claims.

II. CLAIM AMENDMENTS

1. (currently amended) A method for ~~filling out~~inserting data into an electronic forms having at least one field that is compliant with a standard, the method comprising:

~~establishing a standard specifying pre-defined fields;~~

~~providing a standard complaint form made up of a plurality of subsets of said pre-defined fields;~~

~~providing a standard compliant database having a multiplicity of at least one field values~~that is compliant with the standard, wherein at least one compliant database field may have a plurality of field values;

~~providing a set of rules~~that select one field value from each compliant database field having a plurality of field values;

~~applying the set of rules to select one field value from each compliant database field having a plurality of field values;~~

~~matching each compliant database field with the corresponding compliant form field; and responsive to said rules, combining one or more field~~inserting each selected field values and said pre-defined into the corresponding compliant form fields in a completed form

whereby a completed form is created.

2. (currently amended) The method of claim 1 further comprising the step of:

~~responsive to application of a rule from said set of rules and selection of a field value in a certain field by the user, changing values in other related fields.~~

3. (currently amended) The method of claim 1 further comprising receiving said ~~standard compliant~~the electronic form from said ~~a~~ requester.

4. (currently amended) The method of claim ~~1-3~~ further comprising providing a network as a conduit for receiving said ~~standard compliant~~the electronic form from the requester.

5. (currently amended) The method of claim 1 further comprising transmitting said ~~the~~ completed form ~~in~~ across a network.

6. (currently amended) The method of claim 1 further comprising:

displaying ~~a set~~the plurality of requested field values in at least one compliant database field having a plurality of field values~~for a requested field of said standard compliant form~~; and

selecting one of said ~~set of requested~~the field values so that the selected field value is inserted into from the standard corresponding compliant database~~form~~ field.

7. (currently amended) The method of claim 1 further comprising:

providing ~~a set of rules responsive to at least one~~ flags included in the standard ~~compliant~~electronic form so that the flag determines which field value the rules select from each compliant database field having a plurality of field values.

8. (currently amended) The method of claim 1 ~~further comprising~~wherein providing a set of rules ~~to apply further when resolve conflicts that may arise~~ among field values.

9. (currently amended) The method of claim 1 further comprising transmitting said the completed electronic form to ~~said a~~ requester.

10. (cancelled)

11. (currently amended) The method of claim 1 further comprising determining whether ~~a~~each selected field value ~~combined inserted into said the~~ completed form is acceptable.

12. (currently amended) A computer program encoded in a computer-readable medium and operable on a processor ~~implemented process to accomplish automatic to insertion-inserting of data from a database into an completed-electronic form having at least one field that is compliant with a standard, received from a network~~ the computer program comprising:

means for retrieving the electronic form from a network;

establishing a standard;

creating a standard compliant form having a predetermined set of fields;

means for creating a database having a multiplicity of at least one field values that is compliant with the standard, wherein at least one compliant database field may have a plurality of field values for filling out said fields;

means for creating a set of rules operable to select one field value from each compliant database field having a plurality of field values;

means for applying the set of rules to select one field value from each compliant database field having a plurality of field values;

means for matching each compliant database field with the corresponding compliant form field; and

means for combining said standard compliant form inserting each selected with a subset of said multiplicity of field values into the corresponding complaint form field;
wherein whereby the computer program product creates a completed form is created.

13. (currently amended) The computer ~~implemented process~~program of claim 12 further comprising:

means for a user to select responsive to application of a rule from said set of rules and selection of a field value from a first compliant database field having a plurality of field values in a certain field by a user; and

means for changing a field values in other related a second compliant database fields in response to the user selecting a field value for the first compliant database field.

14. (cancelled)

15. (currently amended) The computer ~~implemented process~~program of claim 12, wherein the electronic form further comprises: creating a set of rules responsive to at least one flags assigning at least one compliant form field to a first category included in the standard compliant form, and the computer program further comprises:

means for assigning a second category to at least one field value in each compliant database field having a plurality of field values;

means for comparing the first category with the second category; and

if the first category is equivalent to the second category, means for inserting each field value assigned to the second category into each compliant form field assigned to the first category.

16. (currently amended) The computer ~~implemented process~~program of claim 12 further comprising: means for creating a set of rules to apply when resolving conflicts that arise among field values.

17. (cancelled)

18. (currently amended) The computer ~~implemented process~~program of claim 12 further comprising: means for transmitting said the completed electronic form to a requester in a network.

19. (currently amended) The computer ~~implemented process~~program of claim 12 further comprising:

means for displaying a set the plurality of requested field values in at least one compliant database field having a plurality of field values for a requested field of said standard compliant form;

means for a user to selecting one of said set of requested the field values

means for inserting the selected field value into the corresponding compliant form field;

and

means for changing at least one other field value associated with a field of said standard
compliant the electronic form.

20. (currently amended) The computer ~~implemented process~~program of claim 12 further
comprising: means for determining whether the each selected field value filled out inserted into
said the completed form is acceptable.

21. (cancelled)

22. (currently amended) A communication system for filling out an electronic form ~~based on an~~
~~established standard~~ having at least one field that is compliant with a standard, the
communication system comprising:

a first computer;

a second computer coupled to the first computer through a communications medium;

a set first of storage devices including coupled to the first computer, the first storage
device comprising

a standard compliant database having multiplicity of at least one field values that is
compliant with the standard, wherein at least one compliant database field may have a
plurality of field values, and

a set of rules that select one field value from each compliant database field having
a plurality of field values;

a second storage device coupled to the second computer, the second storage
device containing a standard compliant the electronic form received from a requester; and

a controller coupled to said ~~set of~~ the first storage devices operable for to
transfer the electronic form from the second storage device to the first storage
device through the communications medium;
apply the set of rules to select one field value from each compliant database field
having a plurality of field values;
match each compliant database field with the corresponding compliant form field;
and
combining ~~insert a subset of said multiplicity of~~ each selected field values with said received
standard into the corresponding compliant form field;
whereby a completed electronic form is produced.

23. (original) The communication system of claim 22 further comprising a display device
coupled to said controller; wherein the controller is further operable to display the electronic
form and at least one field value from each compliant database field having a plurality of field
values.

24. (currently amended) The communication system of claim ~~22~~ 23 further comprising an input
device coupled to said controller and to said display device, the input device operable to
select ~~for entering a value whereby different a~~ field values from a first compliant database
field having a plurality of field values; and
insert ~~may be entered the~~ selected field value into said ~~standard compliant~~ the electronic
form.

25. (cancelled)

26. (new) The communication system of claim 24 wherein the controller is further operable to change at least one field value in a second compliant database field in response to the selection of a field value from the first compliant database field.

27. (new) The communication system of claim 26 wherein the controller is further operable to transfer the completed form from the first storage device to the second storage device through the communications medium.

28. (new) The computer program of claim 12, wherein the retrieving means is a web browser that connects to the network and retrieves the electronic form from a server using a MIME protocol.

29. (new) The computer program of claim 12, wherein the electronic form further comprises at least one flag assigning at least one compliant form field to a first category, and the computer program further comprises:

means for displaying the plurality of field values in at least one compliant database field having a plurality of field values;

means for a user to select a field value from a first compliant database field having a plurality of field values;

means for changing a field value in a second compliant database field in response to the user selecting a field value in the first compliant database field;

means for assigning a second category to at least one field value in each compliant database field having a plurality of field values;

means for comparing the first category with the second category;

if the first category is equivalent to the second category, means for inserting each field value assigned to the second category into each compliant form field assigned to the first category; and

means for transmitting the completed electronic form to a requester.

30. (new) The computer program of claim 29, wherein the retrieving means is a web browser that connects to the network and retrieves the electronic form from a server using a MIME protocol.

For the foregoing reasons, the Applicant submits that the claims of the present application are not fairly taught by any of the references of record, taken either alone or in combination. Therefore, allowance of the present application is in order, and is requested.

Respectfully submitted,

Rudolf O. Siegesmund
Rudolf O. Siegesmund
Registration No. 37,720
Suite 2000
4627 N. Central Expressway
Dallas, Texas 75205-4017
214-528-2407
FAX 214-889-5060
Attorney for Applicant

a. Certificate of Transmission

I hereby certify that this correspondence is being facsimile transmitted to the Patent and Trademark Office (Fax No. (703) 746-7239).

On 8/6/04
Date

Rudolf O. Siegesmund
Rudolf O. Siegesmund

[an error occurred
while processing
this directive]


[MAIN PAGE](#)
[WORLD](#)
[ASIANOW](#)
[U.S.](#)
[LOCAL](#)
[POLITICS](#)
[WEATHER](#)
[BUSINESS](#)
[SPORTS](#)
[TECHNOLOGY](#)

[computing](#)
[personal technology](#)
[space](#)
[NATURE](#)
[ENTERTAINMENT](#)
[BOOKS](#)
[TRAVEL](#)
[FOOD](#)
[HEALTH](#)
[STYLE](#)
[IN-DEPTH](#)
[custom news](#)
[Headline News brief](#)
[daily almanac](#)
[CNN networks](#)
[CNN programs](#)
[on-air transcripts](#)
[news quiz](#)

CNN WEB SITES:



EN ESPAÑOL
em português
SVENSKA
NORGE
danmark

TIME INC. SITES:

Go To ...

MORE SERVICES:

[video on demand](#)
[video archive](#)
[audio on demand](#)
[news email services](#)
[free email accounts](#)
[desktop headlines](#)
[pointcast](#)
[pagenet](#)

DISCUSSION:

[message boards](#)
[chat](#)
[feedback](#)
[sci-tech](#) > [computing](#) > [story page](#)

From...

INDUSTRY STANDARD
AN IDG.net SITE

It's the year of the e-wallet

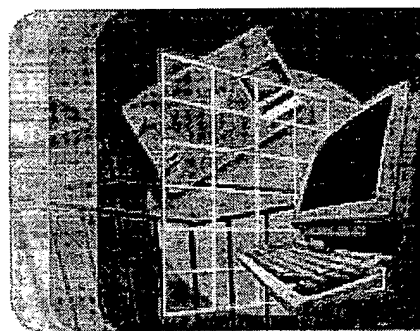
July 1, 1999

Web posted at: 1:37 p.m. EDT (1737 GMT)

by Megan Barnett

(IDG) -- Shopping online is still harder than it ought to be, at least in part because of the complications involved in paying for the goods you want to buy.

An array of companies have attempted to solve the payment problem with "electronic wallets," software that stores and manages personal data and makes it unnecessary to retype credit-card numbers, addresses and so forth every time you want to make a purchase. To date, e-wallets have not been a great success. But new, improved versions are coming soon. Expect to hear a lot about them.



The next-generation e-wallets will use a newly released standard, the Electronic Commerce Modeling Language. ECML works with any Web-security software and enables electronic wallets to automatically feed customer information into the payment forms of participating merchants.

Visa, MasterCard and American Express (AXP) are spearheading the initiative, with support from Sun (SUNW), Microsoft (MSFT), IBM (IBM), CyberCash (CYCH) and America Online (AOL), and e-merchants Beyond.com, Compaq (CPQ), Omaha Steaks, Reel.com and others.

If it can be widely deployed across merchant sites, ECML will change the rules of the game for electronic-wallet providers. What once was a competitive edge – one-click shopping – will become a commodity. And the proliferation of the standard will lower the barriers to entry into the space. Wallet services from

MORE COMPUTING INTELLIGENCE

[IDG.net home page](#)
[Industry Standard home page](#)
[Industry Standard email newsletters](#)
[Industry Standard daily Media Grok](#)
[Industry Standard financial news](#)
[Reviews & in-depth info at IDG.net](#)
[IDG.net's personal news page](#)
[Year 2000 World](#)
[Questions about computers? Let IDG.net's editors help you](#)
[Subscribe to IDG.net's free daily newsletter for computer industry cognoscenti](#)
[Search IDG.net in 12 languages](#)
[News Radio](#)
[Fusion audio primers](#)

SITE GUIDES:

[help](#)
[contents](#)
[search](#)

FASTER ACCESS:

[europe](#)
[japan](#)

WEB SERVICES:

banks, financial information sites and credit-card companies will likely increase.

As a result, independent, third-party wallet providers will have to come up with services beyond one-click shopping to lure customers.

San Francisco-based Brodia.com, formerly Transactor Networks, hopes to do just that. Brodia, which launches its "remote-control shopping" e-wallet this week, helped develop ECML with IBM and Visa after its engineers configured a system to read the various checkout forms and procedures that now exist.

One-click shopping is just a piece of what Brodia's remote-control shopping service will offer. Free for consumers, Brodia's e-wallet can handle multiple credit-card numbers and shipping addresses. It can also catalog a consumer's favorite shopping destinations and options to receive incentives from these destinations. And it lets consumers store receipts.

Ron Martinez, Brodia's CEO, envisions the service expanding to include bill presentment, home banking, weekly grocery orders and multiple forms of payment. "It's a place where you're in charge," Martinez says. "You're able to keep out unwanted marketing by indicating interest for special offers from certain merchants." Banks that partner with Brodia can offer deals on credit cards for specific purchases. Brodia will share revenue with merchants and banks from transactions generated through its service.

Brodia isn't alone in its e-wallet quest. Older electronic-wallet vendors, such as Idealab's eWallet, are working to expand their products' functionality and services. Portals are hoping to capture audiences with similar offerings, though none yet has launched with a set of services comparable to Brodia's. Major commercial banks like Wells Fargo are also examining the space. And Sabeer Bhatia, founder of Hotmail, has unveiled details of his new venture, Arzoo, which is strikingly similar to Brodia.

"We believe 1999 is the year of the wallet," says Steve Ryan, Visa's senior VP of emerging technologies. This version of ECML is just the first of many to come, he adds. As other payment solutions become more widely used, ECML will add those forms to its functionality.

The creation of ECML marks the culmination of what could be a new category in online retailing. The electronic wallet is evolving into a hybrid personal-finance management and direct-marketing tool. Your favorite shops are ready to reward you for giving them real estate in your wallet. People will store not just credit cards, but also cash, coins, checks, ATM cards, receipts, business cards and other personal records in their e-wallets. Add your own personalized shopping mall and you're an empowered online shopper. Which, of course, is just what the credit-card companies want.

The Wallet Market Gets Crowded

Wallet Vendor	Service Details

America Online	Works within America Online shopping only
Brodia.com	Direct-marketing tool, travels with a consumer across sites
CyberCash	Marketed to the CyberCash merchant customer base as an added service
eWallet	Client-based desktop application; shopping bots
Gator.com	Direct-marketing tool, dubbed an "online companion" for storing passwords and credit cards
IBM	Part of the IBM Payment Suite of products for corporate customer
Microsoft	Expected to launch in late summer; details unclear
Trintech	Single card resides on the desktop or a toolbar; multiple-card service can reside on a server or desktop
Yahoo	Works within Yahoo shopping only

RELATED STORIES:

[Smart ID card gains support](#)

June 24, 1999

[Digital dough fails to rise](#)

April 16, 1999

[Shop the Web -- by phone](#)

February 4, 1999

RELATED IDG.net STORIES:

[New payment service safeguards content](#)

(Computerworld)

[NYC smart card trial: A learning experience?](#)

(Computerworld)

[Biometrics, e-cash to gain ground in '98](#)

(InfoWorld)

[Micropayments aren't just chump change](#)

(Computerworld)

[Micropayment firms seek new ways to cash in](#)

(Industry Standard)

Note: Pages will open in a new browser window

External sites are not endorsed by CNN Interactive.

RELATED SITES:

[American Express Comp.](#)

[Sun Microsystems, Inc.](#)

[Microsoft Corp.](#)

[CyberCash, Inc.](#)

Note: Pages will open in a new browser window

External sites are not endorsed by CNN Interactive.

LATEST HEADLINES:**SEARCH CNN.com**

Enter keyword(s)

go **help**

[Back to the top](#)

© 2001 Cable News Network. All Rights Reserved.

[Terms](#) under which this service is provided to you.

Read our [privacy guidelines](#).

eWallet signed agreements with c...retailers [Beyond.com](#) and [Presents.co...](#) which consumers will receive \$10 off of their first purchase using eWallet. ">

Search Engine <small>STRATEGIES & TIPS</small>		The Premier Event for Search Engine Marketing & Optimization		August 2-5, 2004 • San Jose, CA San Jose McEnery Convention Center
Sponsored Links				
Prepaid Credit Cards Prepaid & Debit Card Offers. Compare Offers & Apply Online.	Cash Card for everyone use the product online and off payroll, personal, cash cards	Debit cards processing Low Price Guarantee On Equipment. Extra Low Processing Rates. - More!	Stored Value end-to-end Everything you need to make your stored value program a reality!	

www.internetnews.com/ec-news/article.php/33131

[Back to Article](#)

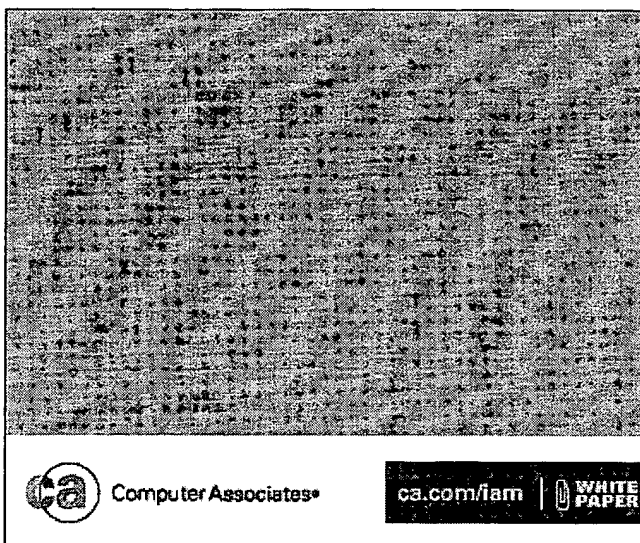
eWallet Signs Agreements with Beyond.com, Presents.com

By [Beth Cox](#)

December 28, 1998

[eWallet](#) signed agreements with online retailers [Beyond.com](#) and [Presents.com](#) in which consumers will receive \$10 off of their first purchase using eWallet.

eWallet is a program that provides automatic user information to a shopping Web site. Consumers enter their billing and shipping information in their eWallet just once and when they encounter a checkout screen at an e-commerce site, they simply click on their wallet, enter their PIN and drag the credit card of choice over to the form. All of the credit card and shipping information is entered automatically. eWallet is designed to work at every e-commerce site on the Web.



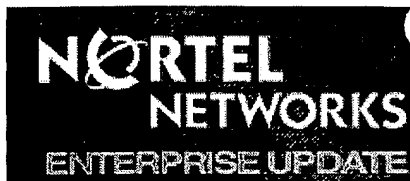
The company also said that more than 100,000 consumers have downloaded the eWallet program since its launch about three weeks ago.

"We are enormously gratified at the consumer reaction to eWallet," said Bill Gross, CEO. "When we get this kind of response, we know that we've tapped into a huge need to deal with one of the largest barriers to shopping on the Internet--filling out credit card and shipping information every time you visit a new e-commerce site. We're currently seeing nearly 15,000 people a day downloading eWallet."

eWallet is available for free by downloading it from www.ewallet.com.

eWallet is stored securely on a user's PC, eliminating the need to go to a special Web site each time a consumer wants to use it. It is also compatible with all existing credit and debit cards, the company says.

eWallet is the latest business to spawn from idealab!, an Internet business incubator. Founded in March 1996 by entrepreneur Bill Gross, idealab! currently has more than 20 businesses including [CitySearch](#), [GoTo.com](#) and [eToys](#).



First Name:

Last Name:

Nortel Networks

E-mail:

SIGN UP NOW!

Privacy Policy

Sign up to get the latest updates on Nortel Networks, Products & Solutions, Training & Certification, Industry News, Events, Promotions, & much more.

Contact internetnews.com staff

JupiterWeb networks:

internet.com[EARTHWEB](http://earthweb.com)

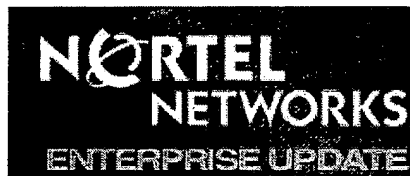
Search JupiterWeb:



Jupitermedia Corporation has four divisions:
[JupiterWeb](#), [JupiterResearch](#), [JupiterEvents](#) and [JupiterImages](#)

Copyright 2004 Jupitermedia Corporation All Rights Reserved.
[Legal Notices](#), [Licensing](#), [Reprints](#), & [Permissions](#), [Privacy Policy](#).

[Jupitermedia Corporate Info](#) | [Newsletters](#) | [Tech Jobs](#) | [E-mail Offers](#)



First Name:

Last Name:

Nortel Networks

E-mail:

SIGN UP NOW!

Privacy Policy

Sign up to get the latest updates on Nortel Networks, Products & Solutions, Training & Certification, Industry News, Events, Promotions, & much more.

eWallet, an e-commerce PC program that allows purchases to be made with a single mouse click. ">

Search Engine
STRATEGIC JOURNAL

The Premier Event for Search Engine Marketing & Optimization

August 2-5, 2004 • San Jose, CA
San Jose McEnery Convention Center

Sponsored Links

CRM Breakthrough

Never Lose A Customer Again
Customer Relationship Mgt Triumph

Rivals.com Dev Team

Developers for Rivals.com and other
high performance Internet sites.

MarketingLeads.Info

\$995 for 4 line dialer or turn your PC
into a dialer for only \$695.

Localization Developers

Art & Logic Inc. - Software and Web
application development since 1991.

news.earthweb.com/ec-news/article.php/32321

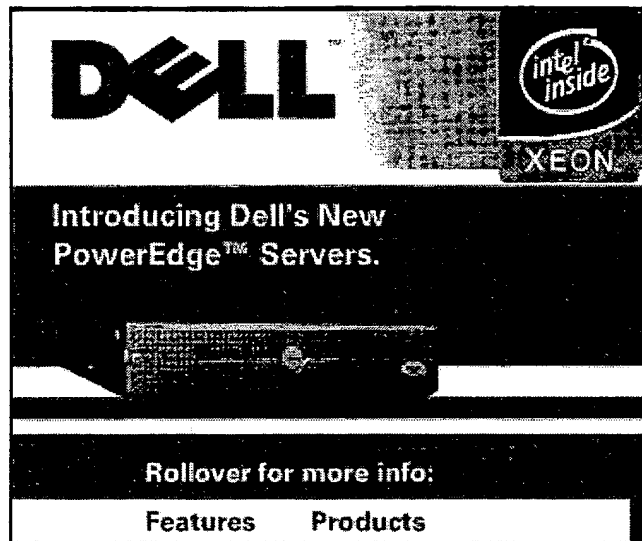
[Back to Article](#)

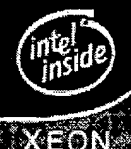
eWallet Offers Easier Online Shopping

By
November 25, 1998


In an effort to make online shopping faster, idealab! Wednesday unveiled eWallet, an e-commerce PC program that allows purchases to be made with a single mouse click.

The eWallet program is stored on a user's PC and can be downloaded through the eWallet Web site. Compatible with existing credit and debit cards, users enter billing and shipping information in eWallet which is then encrypted and permanently stored. eWallet works on every online shopping site and is free to both shoppers and retailers.



DELL 

Introducing Dell's New
PowerEdge™ Servers.



Rollover for more info:
Features **Products**

In addition, eWallet enables users to perform queries through several shopping search engines located on the eWallet task bar. Direct links to popular shopping sites are also provided.

eWallet runs on Microsoft Windows 95 or 98 and works with Netscape Navigator/Communicator 4.0 or higher or Microsoft Internet Explorer 4.0 or higher.

"E-commerce has taken off and people are more comfortable buying on the Web every day. But it still hasn't caught on with the majority of consumers in part because of how cumbersome the purchase process is once you find what you're looking for -- most people, in fact, are so put off by all the forms they have to fill out that they actually abandon their online shopping carts once they reach the checkout screen," said Bill Gross, chief executive officer of idealab!.

"We've created eWallet to be as easy as swiping your credit card through a magnetic card reader, making checking out on the Internet even faster and easier than in the real world."

[an error occurred while processing this directive]

Get Hands-on, How-to Info and Tools for Voice/Speech-Enabling Your Apps

Message Confirmation Report

AUG-06-2004 02:23 PM FRI

WorkCentre M20 Series

Machine ID : WCM20I
Serial Number : RYU413463.....
Fax Number : 2148895060

Name/Number : 17037467239
Page : 25
Start Time : AUG-06-2004 02:12PM FRI
Elapsed Time : 10' 56"
Mode : STD G3
Results : O.K

Siegesmund & Associates

Intellectual Property Attorneys & Counselors at Law

4627 N. Central Expressway
Dallas, Texas 75205-4022
214-528-2407 (voice)
214-889-5060 (fax)
www.siegesmund.com

FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
Londra C. Burge	R. Siegesmund
COMPANY:	DATE:
USPTO, Art Unit 2178	8/6/2004
FAX NUMBER:	NO. OF PAGES INCLUDING COVER:
703-746-7239	25
PHONE NUMBER:	RE:
703-305-8784	09/731,651

NOTES/COMMENTS:

ATTENTION: EXAMINER LONDRA C. BURGE
ART UNIT 2178
RESPONSE TO OFFICE ACTION MAILED 5/06/2004
APPLICATION NO. 09/731,651
INVENTOR: MALCOLM
ATTORNEY DOCKET NO: AUS920000655US1

The information contained in and transmitted with this communication is: Subject to the Attorney-client Privilege; Attorney Work Product; or Confidential. It is intended only for the individual or entity described above. You are hereby notified that any dissemination, distribution, copying, or use of or reliance upon the information contained in and transmitted with this communication by or to anyone other than the recipient designated above by the sender, is unauthorized and strictly prohibited. Any communication erroneously transmitted to you should be immediately returned to the sender by U.S. Mail, or if authorization is granted by the sender, destroyed. If you have received this communication in error, please notify Siegesmund & Associates by telephone at 214-528-2407 immediately.

Auto-Reply Facsimile Transmission



TO: Fax Sender at 2148895060

Fax Information
Date Received: 8/6/2004 3:15:45 PM [Eastern Daylight Time]
Total Pages: 25 (including cover pag)

ADVISORY: This is an automatically generated return receipt confirmation of the facsimile transmission received by the Office. Please check to make sure that the number of pages listed as received in Total Pages above matches what was intended to be sent. Applicants are advised to retain this receipt in the unlikely event that proof of this facsimile transmission is necessary. Applicants are also advised to use the certificate of facsimile transmission procedures set forth in 37 CFR 1.8(a) and (b), 37 CFR 1.6(f). Trademark Applicants, also see the Trademark Manual of Examining Procedure (TMEP) section 306 et seq.

Received
Cover
Page
=====>

AUG-06-2004 14:12 From:MQM201

Siegsmund, R. Association

4627 N. Central Expressway
Atlanta, GA 30324
www.siegsmund.com

FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
Londra C. Burge	R. Siegesmund
COMPANY:	DATE:
USPTO, Art Unit 2178	8/6/2004
FAX NUMBER:	NO. OF PAGES INCLUDING COVER:
703-746-7239	25
PHONE NUMBER:	RE:
703-305-8784	09/731,651
NOTES/COMMENTS:	

ATTENTION: EXAMINER LONDRA C. BURGE
ART UNIT 2178
RESPONSE TO OFFICE ACTION MAILED 5/06/2004
APPLICATION NO. 09/731,651
INVENTOR: MALCOLM
ATTORNEY DOCKET NO: AUS920000655US1

The information contained in and transmitted with this communication is: Subject to the Attorney-client Privilege, Attorney Work Product, or Confidential. It is intended only for the individual or entity described above. You are hereby notified that any dissemination, distribution, copying, or use of its reliance upon the information contained in and transmitted with this communication by or to anyone other than the recipient designated above by the sender, is unauthorized and strictly prohibited. Any communication erroneously transmitted to you should be immediately returned to the sender by U.S. Mail, or if authorization is granted by the sender, destroyed. If you have received this communication in error, please notify Siegesmund & Associates by telephone at 214-528-2407 immediately.

**This Page is Inserted by IFW Indexing and Scanning
Operations and is not part of the Official Record**

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images include but are not limited to the items checked:

- ☐ BLACK BORDERS
- ☐ IMAGE CUT OFF AT TOP, BOTTOM OR SIDES
- ☐ FADED TEXT OR DRAWING
- ☐ BLURRED OR ILLEGIBLE TEXT OR DRAWING
- ☐ ~~SKewed/SLANTED IMAGES~~
- ☒ COLOR OR BLACK AND WHITE PHOTOGRAPHS
- ☐ ~~GRAY SCALE DOCUMENTS~~
- ☒ LINES OR MARKS ON ORIGINAL DOCUMENT
- ☐ REFERENCE(S) OR EXHIBIT(S) SUBMITTED ARE POOR QUALITY
- ☐ OTHER: _____

IMAGES ARE BEST AVAILABLE COPY.

As rescanning these documents will not correct the image problems checked, please do not report these problems to the IFW Image Problem Mailbox.